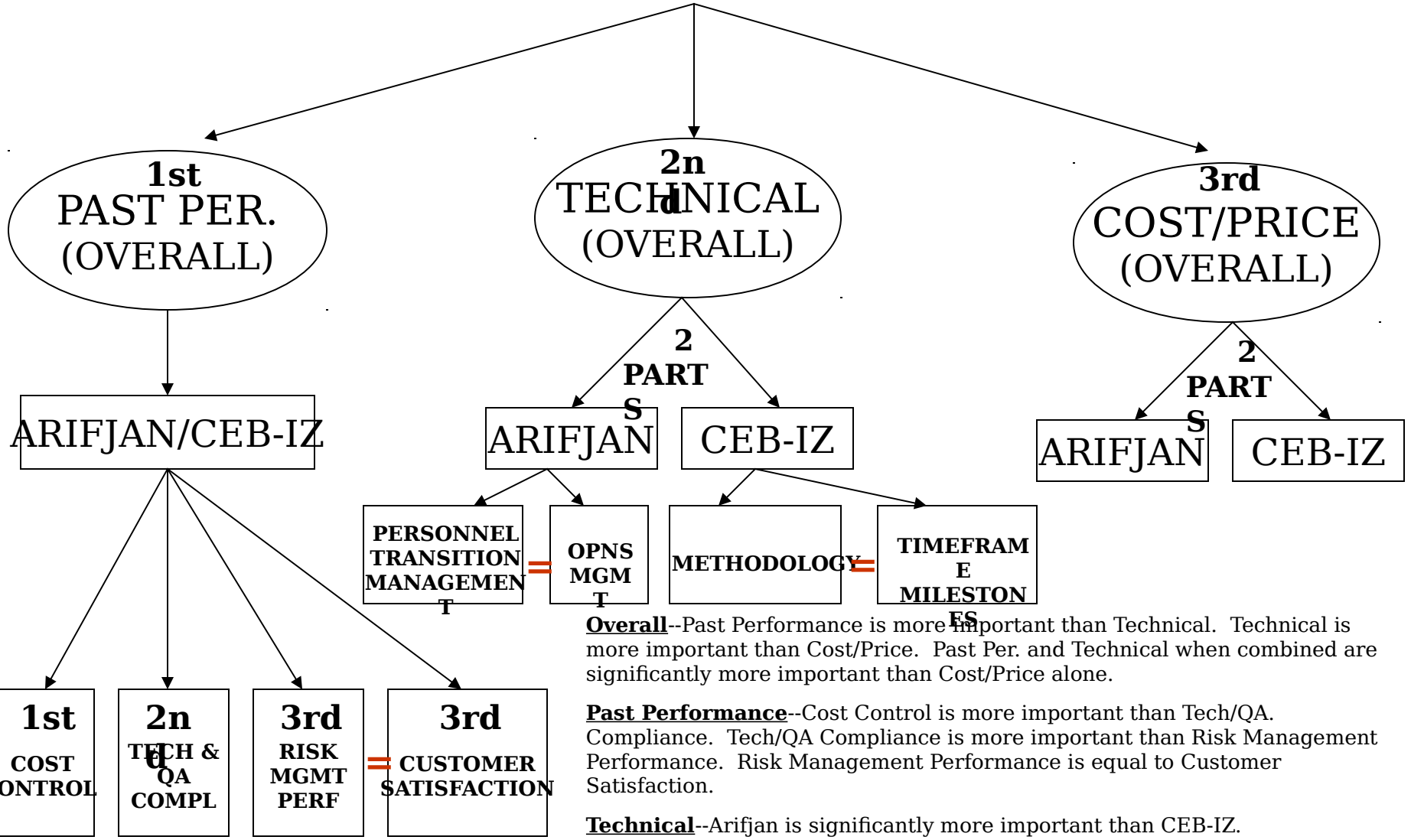
Exhibit J

AWARD EVALUATION CRITERIA

FACTORS/SUB-FACTORS



Overall--Past Performance is more important than Technical. Technical is more important than Cost/Price. Past Per. and Technical when combined are significantly more important than Cost/Price alone.

Past Performance--Cost Control is more important than Tech/QA. Compliance. Tech/QA Compliance is more important than Risk Management Performance. Risk Management Performance is equal to Customer Satisfaction.

Technical--Arifjan is significantly more important than CEB-IZ.

Cost/Price--Both Arifjan and CEB-IZ will be evaluated as one overall price.